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Alberta offers unusually safe and profitable opportunities for investment on first mortgages, returning 7% net annually. Money advanced on the security of Improved Farms and City Property. We have our own special valuators and all investments are attended to by our own legal department.

REFERENCES: The Quebec Bank or their London Agents. The Bank of Scotland

Rated in R. G. Dun & Co. and Bradstreets.

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The Finest Timber Limits in B. C.

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Large Tracts of Unimproved Land

Ranging from 5,000 to 100,000 acre blocks, at extremely reasonable prices.

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Full descriptions and maps of any of these propositions will be forwarded to you upon request. At the same time give us some idea of the sized proposition you can handle. Our list is very extensive and this information will assist us to intelligently supply your wants.

WRITE AT ONCE.

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CROP STATISTICS

Alberta had a total area in erop in 1909 of 1,242,644 acres which gave a total yield of 36,761,293 bushels.

Summary of the Acreage and Yields of the Leading Grains during the last Twelve Years.

	Year	Crop area in acres	Total yields in bushels	Average yield per acre	Average yield
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	1901	13,483	442,381	32.81	
	1900	9,256	234,971	25.37	
	1899	6,655	178,395	26.80	
	1898	8,742	279,826	32.00	

Year	Crop area in acres	Total yields in bushels	Average yield per acre	Aver- age yield
1909	12,479	131,531	10.54	
1908	9,262	73,762	7.96	
1907	6,488	50,002	7.87	
Flax 1906	3,647	38,491	10.65	10.79
1905	581	8,337	14.34	
1904	367	5,003	13.63	
1903	830	7,753	9.34	
1902	373	4,476	12.00	
1909	269	6,369	23.67	
1908	484	9,697	20.03	
Speltz 1907	151	3,346	22.15	23.66
1906	385	11,423	29.67	
1905	178	4,419	24.82	
1904	112	2,426	21.66	
1909	1,592	25,801	16.20	17.98
Rye 1908	1,250	22,625	18.10	
1907	591	10,595	17.91	11.90
1906	1,139	22,462	19.70	

Total crop area, 1909, 1,242,644 acres.
Total crop area, 1908, 837,641 acres.
Total crop area, 1907, 576,821 acres.
Total crop area, 1906, 591,614 acres.
Total crop area, 1905, 415,917 acres.
Total crop area, 1904, 298,433 acres.

Mr. A. F. McGill of Lacombe, Alberta, in 1909 reaped 125 bushels of Abundance Oats per acre off 11 acres of breaking. P. A. McAnally of Crossfield, Alberta, threshed 596 1-16 bushels of Alberta Red Fall Wheat on 9 acres of ground which same wheat graded No. 1. Average per acre 66¼ bushels. Noble G. Heaton, Sr. of Carstairs, Alberta, Sections 34 and 27, Township 27, Range 29, West of the 4th Meridian, threshed 585 bushels of Spring Wheat grown on 12 acres or over 48 bushels to the acre. John McEwan of Gleichen, Alberta, reaped a crop of Barley which averaged him 91 bushels to the acre.

ALFALFA

Alfalfa gives at least two crops per season and yields from 4 to 6 tons per acre, which sells readily at an average price of \$15 per ton. Timothy yields from two to three tons per acre and sells at from \$12 to \$18 per ton. Brome grass and Western Rye grass are also profitable crops and Alsike and Red Clover are successfully cultivated.

GARDEN VEGETABLES

Potatoes yield from 200 to 700 bushels per acre, and turnips as high as 700 bushels per acre. Sugar beets are grown quite extensively in the Lethbridge district. A beet sugar factory has been in operation in Raymond, Alberta, for some years and another is being established in the Strathmore district near Calgary. Average yields on irrigated land for 1909 were 22 tons, 1,787 lbs. per acre. Price paid to farmers \$5.00 per ton F. O. B. cars.

Garden vegetables such as parsnips, carrots, onions, cabbages, radishes and celery grow to great perfection and the quality is unexcelled.

WILD FRUITS

Wild fruits consist of wild plums, choke cherries, June berries, black and red currants, gooseberries, strawberries and raspberries.

FISH

From the lakes in the central district 355,000 pounds of splendid white fish were exported during the year of 1909. This is an industry as yet in its infancy and from which great things are expected.

RAILWAYS

Alberta has at the present time over 1,800 miles of railways in operation. Three trans-continental lines traverse the Province from East to West: the Grand Trunk Pacific, The Canadian Northern and the Canadian Pacific Railways. The Canadian Pacific Railway also has in the extreme South of the Province and passing through Lethbridge, a trans-continental line which reaches the Coast by the Crow's Nest Pass. In addition to these main arteries of commerce, numerous branch lines have been built and many more are under construction. Recognizing the vital importance of railways in promoting development, the Provincial Government is carrying out an energetic and forward policy regarding railways. a short time the remotest town and the most isolated homesteader will be certain of railway transportation and a market. No land grants are given to the Railway Companies by either the Federal or the Provincial Government; the land is reserved absolutely for the settler. In the session of 1909 the Alberta Legislature decided to promote railway construction within the Province by Government Guarantee of Bonds. In this way railways are being built without a cent of additional taxation or financial burdens being placed upon the people. The Government guarantees to provide for the extension of 1,886 miles of branch lines serving as feeders to the territory already supplied by trunk lines, opening the country to the growing markets East and West.

ROADS, BRIDGES AND TELEPHONES

Good roads are indispensable to the progress of agriculture. Ever since Alberta was organized 4 years ago, the Government has spent the largest sums of public money upon roads and bridges and has vastly improved the means of local transportation. During that time nearly five million dollars have been spent in public im-

provements. During the last four years 1,300 bridges have been built and repaired. Alberta is the first Province in Canada to own and operate its own telephones. There are now in operation in Alberta 2,172 miles of long distance lines; 1,724 miles of rural lines; 150 toll stations and 70 exchanges giving service to over 10,000 subscribers.

IRRIGATION

The largest irrigation system on the Continent of America is now being perfected by the Canadian Pacific Railway Company. The water supply is taken from the Bow River with headgates at the City of Calgary and will furnish sufficient moisture for 1,500,000 acres of land under the Company's canal system and at the small annual water revenue of 50c a year. When the work is completed 3,000 miles of canals and waterways will have been constructed by the Company. About one third of this system is now finished and the land in this section has been placed on the market at a price and upon terms that are attracting settlement from all over the world.

EDUCATIONAL FACILITIES

The school system in Alberta is claimed to be inferior to none. The school houses are about three miles apart and school districts are established and a house built where there are ten children of school age resident in the district. An average attendance of six pupils will entitle a school to the annual grant by the Government. Whenever it becomes necessary to build a school house, the land in the district is assessed at from \$2 to \$5 per quarter section, and afterward the school is maintained by the annual grant of the Government and a small tax on the land. The schools are non-sectarian and none but skilled teachers are employed. They are required to stand a rigid examination and must obtain certificates from the proper authorities. The Government grants to the public

schools constitute 66% of their maintenance. In 1908 these grants were \$5.84 per head of the school population compared with \$2.00, the average of the two best Provinces of Eastern Canada. Since the Province was formed three school districts have been opened on an average each week and the school population has increased from 24,000 to 45,000. High schools are established at several central points; the Provincial University at Strathcona is doing good work.

TAXATION

There is no tax on personal property in Alberta. The expensive system of county organization has never been adopted. The public roads are worked by the Government and for this purpose districts are organized under what is known as the "Local Improvement Ordinance," and a tax of from \$2 to \$2.50 on each quarter section of land in the district is levied for road purposes. The only other tax levied is that for schools, and the entire tax rarely exceeds \$7 or \$8 per quarter section.

SYSTEM OF GOVERNMENT

The Government of Canada is federal. By the British North America Act the executive government of Canada is vested in the Executive Council composed of the Premier and his cabinet who are responsible to the House of Commons. The Provinces have Local legislatures. The country is self-governing on local matters, and is self-sustaining, and is not called upon to pay any taxes to Great Britain, nor is it compelled to furnish soldiers to the Mother Country. There is no standing army. There is a Dominion Parliament consisting of an Upper House styled the Senate and a House of Commons.

Executive Council appoints the Senators for life. The members of the House of Commons are elected for a term of five years. All residents of full age may vote for members of the Federal Parliament and the Provincial Legislature. There is a municipal system in the Provinces by which municipal councils elected by the people legislate on matters of local concern. The tenor of all legislation is to give the people complete freedom in the management of local matters. The Canadian naturalization laws are liberal. Foreigners may transact any kind of business and may hold real estate. Before the Government will issue a patent to a foreigner for a homestead he must be naturalized, which can be done by residing in the country three years and taking the oath of allegiance.

POPULATION

In 1901 the population of Alberta was 73,022; in 1910 the population was 400,000.

CITIES AND TOWNS

Edmonton, the Capital of the Province, is a city of 30,000 people situated on the North Saskatchewan River. It owns and operates its own electric light plant, water works, sewerage, telephones and street railway system. It is the divisional point of the Canadian Northern Railway and the Grand Trunk Pacific Railway and is the terminus of the Canadian Pacific branch from Calgary. The building permits for 1910 were \$2,161,356; the bank clearings for 1910 were \$71,633,115.

Strathcona, a city of 3,000 situated on the North Saskatchewan River opposite Edmonton, is an important and growing city.

Calgary, the chief city of the southern district, has a population of 50,000 and is growing at the present time the most rapidly of any city on the continent of North America. Calgary also owns and operates its own electric light and power plant, water works, sewerage, telephones and street railway system. The main line of the Canadian Pacific Railway passes through the city and

branches run North to Strathcona and South to Macleod. The Canadian Northern Railroad and the Grand Trunk Pacific have bought their right-of-way into the city and their lines will be in operation into Calgary before the close of the present season. The building permits for 1910 were \$5,589,594; the bank clearings for 1910 were \$149,288,624.

Lethbridge, one of the fastest growing cities in the Province, had a population of 2,313 in 1906, now has a population exceeding 13,000. Building permits for 1910 were \$1,150,985.

Medicine Hat, a city of 7,000 is 168 miles East of Calgary on the Canadian Pacific Railway. Natural gas has been found here with an immense pressure and is supplied to manufacturers at 5c. per 1000 cub. ft. This will undoubtedly make Medicine Hat one of the greatest manufacturing centres in Western Canada.

Other thriving towns are Ft. Saskatchewan, Vegreville, Vermillion, Leduc, Ponoka, Lacombe, Red Deer, Innisfail, Olds, Camrose, Daysland, Stettler, Wetaskiwin, Castor, Didsbury, Macleod, High River, Nanton and Claresholm.



LOCATION

Alberta is located North of the 49th parallel of Latitude, which forms the northern boundary of the State of Montana, and extends North to the 60th parallel of Latitude which passes through the Shetland Islands, and but little North of the City of St. Petersburg. The Rocky Mountains form a fitting barrier to the western border of its rolling wheat plains, while on the East the 4th Meridian separates it from its sister Province of Saskatchewan.

ARFA

Alberta contains 3,745,000 square miles of territory; is larger than Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey and Pennsylvania combined; more than twice the size of Great Britain and Ireland and larger than France, Germany or Austria-Hungary. It contains 162,756,200 acres, of which 100,000,000 acres are available for settlement. 1,242,644 acres were actually in crop in 1909—about 1% of the land available for cultivation.

PHYSICAL FEATURES

The altitude of Alberta is from 2,000 to 3,000 feet above sea level. The larger proportion is undulating country diversified by forests, trees, hills and open country, not unlike Ontario or New York State. The southern part of the Province is open and treeless and to a great extent level with gentle slopes to the North and East.

CLIMATE

The "Chinook" winds prevail during the fall, winter and spring months. Under their magic influence the snow-fall is licked up in a few hours, while the temperature will even more quickly rise to between 40 and 50 degrees above zero. Under these conditions the brief spells of winter weather are alternated with more or less protracted periods of warm, bright, spring-like weather, during which the ground is bare of snow and the water is running in the streams and ponds. It is this climate which has made Alberta famous as a stock country and which enables cattle and horses to live in the open air the year round without shelter and dependent entirely upon the natural grass of the country for food. The same advantages tell quite as heavily in favor of dairying and mixed farming. Hay is readily available so that weak and young stock can be taken up and fed if necessary.

SOIL

Speaking generally, the soil is a black sandy loam of greater or less depth, upon a sub-soil of clay or sometimes gravel, and is of a high fertility as is made evident to the eye by the luxuriant growth of grasses, vetches and shrubs with which it is everywhere covered in its virgin state.

RAINFALL

Equally essential to successful growth is a sufficient and seasonable rainfall. In Alberta rainfall is heavy and comes at that time of the growing season when most needed, ceasing during the harvest season. As illustrative of this fact the following table showing the average monthly precipitation in Alberta for the year 1908 is of value:—

Seeding Season	Growing Season	Harvest and	
		Threshing Season	
January22	May2.45	September69	
February54	June 5 . 75	October83	
March 1.01	July3.10	November 32	
April45	August2.15	December 28	

In the last five years the lowest average precipitation for any year has been 16.14 and the highest 17.96, which shows conclusively the even regularity of the seasons.

NATURAL VEGETATION

Everywhere there is an abundance of native hay and as a consequence but little hay is cultivated. A splendid variety of blue grass is found in many districts, while on the uplands the true grasses mixed with wild pea vines or vetches make when dried by the heat of August and September, a splendidly cured nutriment for winter pasturage or hay. All told there are over two hundred grasses natural to Alberta, the variety and succession of which give an uninterrupted green pasturage from early spring to late autumn.

WATER SUPPLY

All through Alberta are numerous rivers, creeks and lakes. The foothills of the Rocky Mountains are the source of thousands of beautiful crystal streams which thread their course eastward to join the larger rivers. Invariably the water found in Alberta wells is sweet and wholesome. It is not usually necessary to go more than from 20 to 60 feet to get an abundant supply.

TIMBER

The eastern slopes of the Rocky mountains are well covered with timber of sufficient size for commercial purposes. This timber follows the streams and valleys out from the mountains. In the park country, which covers the most of the central and northern portions of the province, considerable timber is found fit for commercial purposes and numerous sawmills exist, principally on the streams and rivers. The logs are floated down these streams from the timber limits and are held in booms at the various mills. The lumber from these mills, together with the product of the British Columbia mills, which can be obtained at well stocked yards in every town, puts lumber within easy reach of every settler. Trees of the following varieties are found: Poplar, aspen, birch, elm, cottonwood, willow, maple, ash, spruce and pine. The homesteader is allowed to cut a certain amount of timber from Government land for building purposes. Spruce, poplar, birch, pine and fir are the different woods cut for commercial purposes. park country there is ample timber of sufficient size for the construction of log buildings, and in many districts miles and miles of rail fencing are to be found. There is also an abundance of wood for fuel in the same districts.

COAL

Coal consists of anthracite, bituminous, lignitic and lignite: estimated area 16,588 square miles: estimated contents 89,330 million tons. Alberta is one of the greatest store houses of coal in the world. By a clause in the Dominion Lands Act all coal leases contain a provision whereby settlers may secure their coal at the mine for \$1.75 a ton. No monopoly can bleed the farmer here.

CATTLE

In spite of the fears expressed during the past two or three years to the effect that the breaking up of ranges into smaller areas would be the death knell of the cattle trade in Alberta, actual facts seem to point in the opposite direction. Shipments on the Calgary and Edmonton line for 1909 were 63% greater than the previous year. It is estimated that 128,000 cattle were marketed in 1909 in Alberta, valued at \$5,800,000. Of these 75,000 were shipped out of the Province.

SHEEP

The number of sheep shipped by rail in Alberta during 1909 was 37,024, valued approximately at \$234,292. The wool clip is estimated at 400,000 lbs. and was sold on an average of 10c per lb.

HORSES

It is estimated that there are in Alberta 263,217 horses. The shipment over the Canadian Pacific Railway in 1909 was 20,211, valued approximately at \$2,324,265.

HOGS

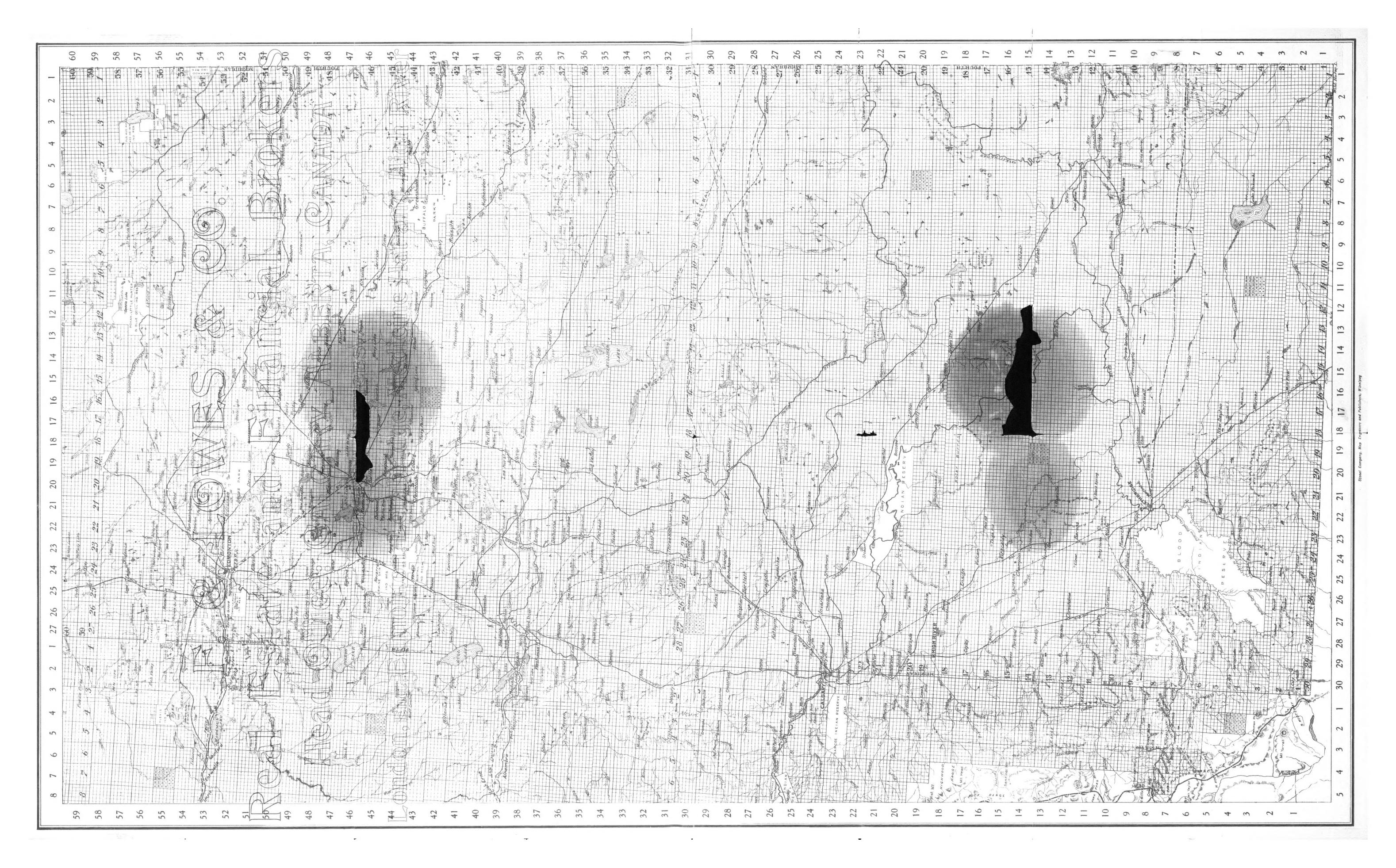
The shipment of hogs in Alberta during 1909 was 60,769, valued at \$607,690. Alberta is pre-eminently suited for a large bacon production, and when the farmers of Alberta take up in earnest the production of bacon hogs, then the market will materialize.

POULTRY

Large supplies of poultry and eggs have to be imported to meet the demands of Alberta, although conditions here are most suitable for poultry raising, and the mining districts of British Columbia require a large supply of eggs and poultry. During the winter months eggs never go below 40c and often as high as 60c, in the summer 25c is the lowest ever paid.

DAIRYING

During 1909, 11 cheese factories and 54 creameries were operated in Alberta; 21 of the latter by the Provincial Department of Agriculture and popularly known as Government creameries. The cheese output aggregated a selling value of \$28,000. The butter production of the creameries reached a total of 2,550,000 pounds and represented a selling value of \$600,000. The butter output of Alberta increased 70% in the past two years. British Columbia and the Yukon furnished a market for the greater portion of the supply, and there is no doubt that the West will supply a market for the surplus butter and cheese production for years to come.



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